

EXHIBIT G



JARVIS & MANDELL LLC

INTEGRATED PLANNING SOLUTIONS

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John and Lorraine Repicci
120 Deer Run
Williamsville, NY 14221

Dear John and Lorraine:

This purpose of this letter is to fourfold:

1. To confirm the status of the insurance policies your trust owns;
2. To recommend a strategy to transfer more of your pension to your heirs;
3. To renew our discussion about the need for Long Term Care insurance; and
4. To initiate a discussion about the most tax-efficient strategy for transferring wealth to your heirs AND to your grandchildren. We call this the Estate Transfer Strategy.

The Insurance in the Trust

As you know Julie Stone is the trustee and makes all the decisions for the trust. We have received her permission to share this information with you.

As of today, the policies are worth \$25,000,000 (Lincoln) and \$17,500,000 (Mass Mutual). If you wish to make no future payments to these policies, we can reduce the policy death benefits to \$4,595,908 (Lincoln) and \$4,000,000 (Mass Mutual) for a total of \$8,595,908 to your heirs TAX-FREE when you die.

We will need Julie to sign to authorize the reduction in face amount to move forward on this planning. I recommend that you both be sure to check your present health status before recommending any reduction of life insurance death benefit.

This will certainly enhance your estate planning.

The Funds in the Retirement Plan

As you know, the funds in the retirement plan are subject to federal estate taxes (as high as 48% now, 45% next year, and have been as high as 60% very recently), state inheritance tax (could be as high as 16% next year in New York), federal income taxes (as high as 35% now), and state income taxes (as high as 9% in New York).

I have attached a spreadsheet that illustrates what would happen to \$1.75 million in today's pension dollars if you were to pass away any time in the next 35 years. Our